

**AMENDMENTS TO THE CLAIMS:**

This listing of claims will replace all prior versions and listings of claims in the application:

1. (Currently Amended) A method for managing a financial account for a consumer, comprising:

providing the financial account to the consumer;

providing a reward incentive parameter that indicates a predetermined amount of reward points to associate with the financial account based on a predetermined payment amount to the financial account;

receiving a payment for a particular amount to the financial account;

determining an amount of reward points to ~~associate with~~ provide to the financial account based on the reward incentive parameter and the received payment amount, wherein determining the amount of reward points includes reducing the determined amount of reward points based on a determination that at least one of the received payment amount is below a minimum payment amount or the received payment was received after a payment due date; and

providing ~~associating~~ the determined amount of reward points ~~with~~ to the financial account; and

adding the provided amount of reward points to a reward point balance to generate an updated reward point balance,

~~wherein determining the amount of reward points includes reducing the amount of reward points based on a determination that at least one of the received~~

~~payment amount is below a minimum payment amount or the received payment was received after a payment due date, and wherein the determined amount of updated reward point balance points~~ can be used to receive a consumer good.

2. (Canceled).

3. (Canceled).

4. (Canceled).

5. (Previously Presented) The method of claim 1, wherein determining an amount of reward points further comprises:

increasing the amount of reward points based on a determination that an amount of the received payment is above the minimum payment amount.

6. (Previously Presented) The method of claim 1, wherein determining an amount of reward points further comprises:

increasing the amount of reward points based on a determination that an amount of the received payment is received before the payment due date.

7. (Previously Presented) The method of claim 1, wherein determining an amount of reward points further comprises:

determining the amount of reward points to associate with the financial account based on the amount of the received payment and a reward distribution parameter.

8. (Original) The method of claim 7, wherein the reward distribution parameter is based on a financial risk associated with a customer corresponding to the financial account.

9. (Original) The method of claim 8, wherein the reward distribution parameter is adjusted based on a change in the financial risk associated with the customer.

10. (Previously Presented) The method of claim 1, further comprising:  
determining whether a customer corresponding to the financial account is eligible for one or more consumer goods based on the determined amount of reward points associated with the financial account; and

providing an indication to the customer reflecting a result of the determining whether the customer is eligible for one or more consumer goods.

11. (Currently Amended) A system for managing a financial account for a consumer, comprising:

means for providing the financial account to the consumer;

means for providing a reward incentive parameter for the financial account that indicates a predetermined amount of reward points to associate with the financial account based on a predetermined payment amount to the financial account;

means for receiving a payment for a particular amount to the financial account;

means for determining an amount of reward points to ~~associate with~~ provide  
to the financial account based on the reward incentive parameter and the received  
payment amount, wherein the means for determining the amount of reward points  
includes means for reducing the determined amount of reward points based on a  
determination that at least one of the received payment amount is below a minimum  
payment amount or the received payment was received after a payment due date;  
and

means for ~~associating~~ providing the determined amount of reward points  
~~with~~ to the financial account; and

means for adding the provided amount of reward points to a reward point  
balance to generate an updated reward point balance,

~~wherein the means for determining the amount of reward points includes~~  
~~means for reducing the determined amount of reward points based on a~~  
~~determination that at least one of the received payment amount is below a minimum~~  
~~payment amount or the received payment was received after a payment due date,~~  
and wherein the determined amount of updated reward points point balance can be  
used to receive a consumer good.

12. (Canceled).

13. (Canceled).

14. (Canceled).

15. (Previously Presented) The system of claim 11, wherein the means  
for determining an amount of reward points further comprises:

means for increasing the amount of reward points based on a determination that an amount of the received payment is above the minimum payment amount.

16. (Previously Presented) The system of claim 11, wherein the means for determining an amount of reward points further comprises:

means for increasing the amount of reward points based on a determination that an amount of the received payment is received before the payment due date.

17. (Previously Presented) The system of claim 11, wherein the means for determining an amount of reward points further comprises:

means for determining the amount of reward points to associate with the financial account based on the amount of the received payment and a reward distribution parameter.

18. (Original) The system of claim 17, wherein the reward distribution parameter is based on a financial risk associated with a customer corresponding to the financial account.

19. (Original) The system of claim 18, wherein the reward distribution parameter is adjusted based on a change in the financial risk associated with the customer.

20. (Previously Presented) The system of claim 11, further comprising:  
means for determining whether a customer corresponding to the financial account is eligible for one or more consumer goods based on the determined amount of reward points associated with the financial account; and

means for providing an indication to the customer reflecting a result of the determining whether the customer is eligible for one or more consumer goods.

21. (Currently Amended) A computer-readable medium including instructions for performing a method, when executed by a processor, for managing a financial account for a consumer, the method comprising:

providing the financial account to the consumer;

providing a reward incentive parameter for the financial account that indicates a predetermined amount of reward points to associate with the financial account based on a predetermined payment amount to the financial account;

receiving a payment for a particular amount to the financial account;

determining an amount of reward points to ~~associate with~~ provide to the financial account based on the reward incentive parameter and the received payment amount, wherein determining the amount of reward points includes reducing the determined amount of reward points based on a determination that at least one of the received payment amount is below a minimum payment amount or the received payment was received after a payment due date; and

providing ~~associating~~ the determined amount of reward points ~~with~~ to the financial account; and

adding the provided amount of reward points to a reward point balance to generate an updated reward point balance,

~~wherein determining the amount of reward points includes reducing the determined amount of reward points based on a determination that at least one of the received payment amount is below a minimum payment amount or the received~~

~~payment was received after a payment due date, and wherein the determined~~  
~~amount of reward points~~ point balance can be used to receive a consumer good.

22. (Canceled).

23. (Canceled).

24. (Canceled).

25. (Previously Presented) The computer-readable medium of claim 21, wherein determining an amount of reward points further comprises:

increasing the amount of reward points based on a determination that an amount of the received payment is above the minimum payment amount.

26. (Previously Presented) The computer-readable medium of claim 21, wherein determining an amount of reward points further comprises:

increasing the amount of reward points based on a determination that an amount of the received payment is received before the payment due date.

27. (Previously Presented) The computer-readable medium of claim 21, wherein determining an amount of reward points further comprises:

determining the amount of reward points to associate with the financial account based on the amount of the received payment and a reward distribution parameter.

28. (Original) The computer-readable medium of claim 27, wherein the reward distribution parameter is based on a financial risk associated with a customer corresponding to the financial account.

29. (Original) The computer-readable medium of claim 28, wherein the reward distribution parameter is adjusted based on a change in the financial risk associated with the customer.

30. (Original) The computer-readable medium of claim 21, the method further comprising:

determining whether a customer corresponding to the financial account is eligible for one or more consumer goods based on the determined amount of reward points associated with the financial account; and

providing an indication to the customer reflecting a result of the determining whether the customer is eligible for one or more consumer goods.

31. (Currently Amended) A method for managing a financial account for a consumer, comprising:

providing the financial account to the consumer;

providing a reward incentive parameter for the financial account that indicates a first amount of reward points to associate with the financial account based on a predetermined payment activity associated with the financial account;

receiving a payment for a particular amount for the financial account;

determining a second amount of reward points to ~~associate with~~ provide to the financial account based on the reward incentive parameter and the received payment amount;

providing the second amount of reward points to the financial account;



~~determining a third amount of reward points based on at least one of the  
amount of the received payment or the date of the received payment;~~

modifying the a third amount of reward points based on the second amount  
of reward points to generate a fourth amount of reward points based on the third  
~~amount of reward points;~~ and

associating providing the ~~second~~ fourth amount of reward points ~~with~~ to the  
financial account, wherein the ~~second~~ fourth amount of reward points can be used to  
receive a consumer good.

32. (Currently Amended) The method of claim 31, wherein determining  
the ~~second~~ third amount of reward points further comprises:

multiplying the first amount of award points by a predetermined ratio of the  
received payment amount, wherein the predetermined ratio of the received payment  
is greater than zero.

33. (Currently Amended) The method of claim 31, wherein determining  
the ~~third~~ second amount of reward points further comprises:

evaluating the received payment relative to a minimum payment amount for  
the financial account; and

determining the ~~third~~ second amount of reward points based on the  
evaluation.

34. (Currently Amended) The method of claim 31, wherein determining  
the ~~third~~ second amount of reward points further comprises:

evaluating the received payment relative to a payment due date for the financial account; and

determining the ~~third~~ second amount of reward points based on the evaluation.

35. (Currently Amended) The method of claim 33, wherein modifying the ~~second~~ third amount of reward points based on the ~~third~~ second amount of reward points further comprises:

if the received payment is greater than or equal to the minimum payment amount for the financial account, adding the ~~third~~ second amount of reward points to the ~~second~~ third amount of reward points; and

if the received payment is less than the minimum payment amount for the financial account, subtracting the ~~third~~ second amount of reward points from the ~~second~~ third amount of reward points.

36. (Currently Amended) The method of claim 34, wherein modifying the ~~second~~ third amount of reward points based on the ~~third~~ second amount of reward points further comprises:

if the received payment is received on or before the payment due date for the financial account, adding the ~~third~~ second amount of reward points to the ~~second~~ third amount of reward points; and

if the received payment is received after the payment due date for the financial account, subtracting the ~~third~~ second amount of reward points from the ~~second~~ third amount of reward points.